

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:

MITCHELL R HUBBARD
DEBRA L HUBBARD
Debtor(s)

Case No. 09-06154

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/26/2009.
- 2) The plan was confirmed on 08/26/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/18/2010, 12/02/2010, 06/30/2011.
- 5) The case was dismissed on 07/22/2011.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,821.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,945.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$4,945.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$272.41
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$2,772.41

Attorney fees paid and disclosed by debtor:	\$1,000.00
---	------------

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED WASTE SERVICES	Unsecured	103.18	NA	NA	0.00	0.00
BENEFICIAL FINANCE CORPORATION	Unsecured	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE BANK	Unsecured	715.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,801.00	NA	NA	0.00	0.00
CASHCALL INC	Unsecured	5,500.00	5,712.17	5,712.17	422.44	0.00
CHECK N GO	Unsecured	1,500.00	NA	NA	0.00	0.00
CMS	Unsecured	1,670.00	NA	NA	0.00	0.00
CNAC JOLIET	Secured	0.00	0.00	0.00	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	465.00	496.51	496.51	36.74	0.00
COMPUCREDIT CORP	Unsecured	535.29	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	229.00	NA	NA	0.00	0.00
CREDITORS COLLECTION	Unsecured	1,390.00	1,429.49	1,429.49	105.72	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	833.95	565.62	565.62	41.85	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	232.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	115.00	NA	NA	0.00	0.00
GREENLIGHT FUNDS	Unsecured	364.00	NA	NA	0.00	0.00
GREGORY B JUMBECK	Unsecured	3,290.50	NA	NA	0.00	0.00
HSBC	Unsecured	824.00	NA	NA	0.00	0.00
HSBC MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	681.00	681.78	681.78	50.45	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	956.00	824.10	824.10	60.98	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	565.00	565.19	565.19	41.82	0.00
MACNEAL HOSPITAL	Unsecured	76.00	NA	NA	0.00	0.00
MH PEMBROKE MC	Unsecured	82.00	NA	NA	0.00	0.00
MRSI	Unsecured	180.00	NA	NA	0.00	0.00
MRSI	Unsecured	125.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Secured	0.00	0.00	0.00	0.00	0.00
NICOR GAS	Unsecured	472.44	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	500.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	538.00	538.22	538.22	39.82	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	533.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	534.04	522.03	522.03	38.62	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	16,912.01	17,021.34	17,021.34	1,259.48	0.00
PREMIER BANKCARD/CHARTER	Unsecured	400.00	400.69	400.69	29.65	0.00
PREMIER BANKCARD/CHARTER	Unsecured	447.00	447.36	447.36	33.09	0.00
PROVENA ST JOSEPH MEDICAL CTR	Unsecured	336.00	NA	NA	0.00	0.00
PROVENA ST JOSEPH MEDICAL CTR	Unsecured	2,046.00	NA	NA	0.00	0.00
PROVENA ST JOSEPH MEDICAL CTR	Unsecured	22.96	NA	NA	0.00	0.00
SAXON MORTGAGE SERVICES	Secured	0.00	0.00	0.00	0.00	0.00
SAXON MORTGAGE SERVICES	Unsecured	0.00	0.00	0.00	0.00	0.00
T MOBILE USA	Unsecured	361.00	161.28	161.28	11.93	0.00
WILL COUNTY TREASURER	OTHER	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$29,365.78	\$2,172.59	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,772.41</u>
Disbursements to Creditors	<u>\$2,172.59</u>
TOTAL DISBURSEMENTS :	<u>\$4,945.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/14/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.